

February 11, 2009

Honorable Robert D. Drain
One Bowling Green
Room 610
New York, New York 10004

RE: Delphi Bankruptcy Proceedings

Dear Judge Drain,

As I write this letter, I am searching for the words or first sentence that will cause you to take time out of your hectic day, read through my letter, and make application, if any, in your final decision to approve Delphi's request to eliminate all salaried benefits effective April 1, 2009. Of particular concern, is the discontinuation of the Retiree Health Reimbursement Accounts that was provided for salaried retirees when Delphi elected to discontinue "gap" insurance when retirees reached the age of 65.

I believe most, if not all, salaried retirees recognize these are troubled times like none seen before. I can understand the need to eliminate health care expense at this time (even though the planning seems punishing by allowing us to enroll in health care in November for 2009 and within six weeks, notify us such benefits will be eliminated). What is disturbing is that the RHRA accounts, for the most part, do not represent a cost until years ahead and are specifically limited in their amount, i.e.; \$10,000 and \$20,000 depending on the date of retirement. It seems like Delphi is forecasting to be unprofitable for years in the future by avoiding these costs.

When I read the words "The Corporation reserves the right to amend, modify, suspend or terminate the Program in whole or in part, at any time, by action of its Board of Directors or other committee expressly authorized by the Board to take such action." I find little defense in this position since the conception of retirement programs there has not been a reduction in benefits; but on the contrary, there have been periodic increases.

I, like many of my fellow Delphi employees, could have retired under the General Motors umbrella when Delphi was "spun off" but we were asked, based on our own individual expertise, to remain with Delphi to maintain continuity during the change. Benefits and pay would parrot what we were receiving from General Motors.

Section K., item 52, page 27 states "As a rule, the debtor's business judgment "should be approved by the court unless it is shown to be 'so manifestly unreasonable that it could not be based upon sound business judgment, based on bad faith, or whim or caprice.'" If providing retirees with medical selections to start in January 1, 2009 and then notifying retirees in February that they will be cancelled smacks like a "whim" to me. And these are the people making decisions that is going to move Delphi into a profitable company in the future?

A 58 year old retiree, with a spouse, would cost Delphi well over \$130,000 in health care coverages before the retiree reaches age 65. The elimination of these costs to Delphi would be considerable and, unfortunately, may be necessary. But, I say again, cancelling the RHRA accounts long before many retirees will even use them, and such accounts have pre-defined limitations in terms of dollars and use, in my opinion, is "bad faith".

Sending notices out with only a few days for salaried retirees to express their opinions and comments demonstrates either very poor vision on the decision makers at Delphi or is done in the hopes such short notice will cut short any organized attempts to challenge their request.

Thanks so much for reading this letter. I believe it represents thousands of retirees who worked long, hard hours at General Motors and Delphi and, due to the timeliness of the notification, were unable to express their opinions.

Sincerely,



David P. Ludwig

Age 62

Retired Senior Safety Engineer